

Top Ten Reasons to Call Today

1. You will **save money** on your heating bill
2. Your family will **be warm**
3. It is **affordable**
4. Rural Development **staff will walk you through the process**
5. The loan can be used to put in a **pellet stove or alternative heating system**
6. **One percent** interest rate
7. **Lessen dependency** on fossil fuels
8. **Remove health and safety issues** due to improperly working heating source
9. May **increase the value** of your home
10. **Peace of mind**

This is the opportunity.

Now is the time.

1-800-352-8963 ext. 161

or visit www.rurdev.usda.gov/me

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Washington, D.C. 20250-9410, or call (800) 795-3272 (voice), or (202) 720-6382 (TDD)

When Will You Start Thinking About Next Heating Season?



**The Time to Replace Your
Heating System is **Now**.**

USDA Rural Development Can Help.

Call 1-800-352-8963 ext. 161



Committed to the future of rural communities.

(30112-1-0009)

About the Rehabilitation and Repair Loan

USDA Rural Development's Repair and Rehabilitation Loan can be used for many purposes including:

- Updating or purchasing a new central heating system
- Replacing or adding insulation
- Replacing doors and/or windows
- Updating an electrical system
- Installing a well and/or septic system
- Repairing a foundation
- Making your home handicap accessible
- Other repairs

Fixing broken or drafty windows and outdated inefficient heating systems can help save on heating costs and keep you and your family warm.

Applicants must be determined eligible based on income and other qualifications. Call to learn more.

...One Family's Story

Thanks to a low-interest loan from USDA Rural Development, the O'Clair family won't struggle with the cold this winter.

The family's 40-year old furnace was in need of replacement. It was inadequate for heating their home and left black marks on the walls. The O'Clairs were living on a fixed income and couldn't afford a new heating system on their own. They contacted USDA Rural Development staff for help.



The Old Town family qualified for a Rehabilitation and Repair Loan through USDA Rural Development. Within 26 days of their application, the family had their new heating system and were enjoying the benefits, including no longer worrying about the fire hazard the older furnace posed.

"I don't know what we would have done without Rural Development," said Tammy O'Clair. It is so nice not to have to worry about heating our home."

Gerald O'Clair adds that others in need would be "foolish not to apply."

Rates and Terms

The Rehabilitation and Repair Loan is affordable. At one percent interest over 20 years:

Loan Amount:	Payment:
\$5,000	\$23/month
\$20,000	\$92/month*

*plus escrow for taxes and insurance

Why Wait? **Call Today.**
1-800-352-8963 ext. 161

Or email rdhelps@me.usda.gov
Subject: Repair and Rehabilitation Loan. Include your name, address, and phone number.

Know someone who may need assistance? Help us help your neighbors. Send this to someone who may be in need of this program today.



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